

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

DAMON M. LIPPERT
TRACY L. LIPPERT
Debtor(s)

Case No. 16-20671GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/29/2016.
- 2) The plan was confirmed on 04/18/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 10/11/2016, 10/18/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/02/2021.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$25,326.19.
- 10) Amount of unsecured claims discharged without payment: \$57,871.07.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$148,647.92
Less amount refunded to debtor \$3,275.93

NET RECEIPTS: \$145,371.99

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$4,154.80
Court Costs \$0.00
Trustee Expenses & Compensation \$7,190.43
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$11,345.23

Attorney fees paid and disclosed by debtor: \$610.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL(*)	Secured	12,000.00	10,999.07	10,999.07	10,999.07	0.00
AMERICREDIT FINANCIAL SVCS INC	Secured	30,000.00	26,271.93	26,271.93	26,271.93	3,622.30
BANK OF AMERICA NA**	Unsecured	NA	2,773.00	2,773.00	653.73	0.00
BANK OF NEW YORK MELLON - TRU	Secured	27,000.00	26,875.54	0.00	20,000.21	0.00
BANK OF NEW YORK MELLON - TRU	Secured	0.00	397.37	397.37	397.37	0.00
BUREAUS INVESTMENT GROUP POR	Unsecured	1,800.00	1,849.00	1,849.00	435.90	0.00
BUREAUS INVESTMENT GROUP POR	Unsecured	655.00	847.03	847.03	199.69	0.00
BUREAUS INVESTMENT GROUP POR	Unsecured	2,613.00	3,063.13	3,063.13	722.13	0.00
CAPITAL ONE BANK (USA) NA BY A	Unsecured	701.00	794.99	794.99	187.42	0.00
CAPITAL ONE NA**	Unsecured	2,765.00	2,765.73	2,765.73	652.02	0.00
CERASTES LLC	Unsecured	1,381.00	1,633.14	1,633.14	385.01	0.00
CITY & SCHOOL DIST OF PITTSBURG	Secured	NA	5,033.40	5,033.40	5,033.40	608.52
CITY & SCHOOL DIST OF PITTSBURG	Secured	NA	6,488.77	6,488.77	6,488.77	0.00
COUNTY OF ALLEGHENY (RE TAX)*	Secured	NA	796.66	777.17	777.17	115.86
COUNTY OF ALLEGHENY (RE TAX)*	Secured	NA	1,805.21	1,766.78	1,766.78	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	1,550.00	1,583.58	1,583.58	373.33	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	1,202.00	2,373.60	2,373.60	559.58	0.00
DISCOVER BANK(*)	Unsecured	8,860.00	8,860.79	8,860.79	2,088.93	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	NA	83.64	83.64	19.72	0.00
ECAST SETTLEMENT CORP	Unsecured	2,100.00	2,209.59	2,209.59	520.91	0.00
GOLDMAN SACHS MORTGAGE CO	Secured	0.00	92.49	92.49	92.49	0.00
GOLDMAN SACHS MORTGAGE CO	Secured	75,000.00	73,508.46	0.00	44,226.42	0.00
JPMORGAN CHASE BANK NA	Unsecured	5,100.00	NA	NA	0.00	0.00
KEYBANK NA S/B/M TO FIRST NIAG/	Unsecured	5,000.00	5,205.48	5,205.48	1,227.19	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	400.00	452.36	452.36	106.64	0.00
MIDLAND FUNDING LLC	Unsecured	NA	0.00	0.00	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	1,309.00	1,334.30	1,334.30	314.56	0.00
MIDLAND FUNDING LLC	Unsecured	954.00	1,180.67	1,180.67	278.34	0.00
ONE MAIN FINANCIAL(*)	Unsecured	7,000.00	NA	NA	0.00	0.00
PITTSBURGH WATER & SEWER AUTI	Secured	NA	68.50	0.00	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	5,453.00	5,580.41	5,580.41	1,315.58	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	7,600.00	5,689.79	5,689.79	1,341.37	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,577.00	3,576.84	3,576.84	843.24	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,674.00	1,660.05	1,660.05	391.36	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	1,394.85	1,394.85	328.84	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,551.00	1,624.60	1,624.60	383.00	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	1,253.00	1,263.97	1,263.97	297.98	0.00
UNION PLUS CREDIT CARD++	Unsecured	1,597.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$64,226.63	\$0.00
Mortgage Arrearage	\$489.86	\$489.86	\$0.00
Debt Secured by Vehicle	\$37,271.00	\$37,271.00	\$3,622.30
All Other Secured	\$14,066.12	\$14,066.12	\$724.38
TOTAL SECURED:	\$51,826.98	\$116,053.61	\$4,346.68
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$57,800.54	\$13,626.47	\$0.00

Disbursements:

Expenses of Administration	<u>\$11,345.23</u>	
Disbursements to Creditors	<u>\$134,026.76</u>	
TOTAL DISBURSEMENTS :		<u>\$145,371.99</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/16/2021

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.